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|---|------------------------------|----------------------------|--------------------------------------|
| AMENDMENT TRANSMITTAL LETTER | | | Docket No. 37202/122001; 990001US |
| Application No. 09/892,223-Conf. #1439 | Filing Date June 25, 2001 | Examiner L. M. Hamilton | Art Unit 3691 |

Applicant(s): Scott D. Cook

Invention: COLLECTING AND AGGREGATING CREDITWORTHINESS DATA

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

| CLAIMS AS AMENDED | | | | | |
|--|---|---|-----------------------------------|----------|------|
| | Claims Remaining After Amendment | Highest Number Previously Paid | Number Extra Claims Present | Rate | |
| Total Claims | 126 | - 148 = | 0 | x 50.00 | 0.00 |
| Independent Claims | 15 | - 17 = | 0 | x 210.00 | 0.00 |
| Multiple Dependent Claims (check if applicable) <input type="checkbox"/> | | | | | |
| Other fee (please specify): | | | | | |
| TOTAL ADDITIONAL FEE FOR THIS AMENDMENT: | | | | | 0.00 |

☒ Large Entity

☐ Small Entity

☒ No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.

☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 50-0591
as described below. A duplicate copy of this sheet is enclosed.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

/Robert P. Lord/
Robert P. Lord
Attorney/Agent Reg. No.: 46,479

Dated: October 30, 2007

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Docket No.: 37202/122001; 990001US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott D. Cook

Confirmation No.: 1439

Application No.: 09/892,223

Art Unit: 3691

Filed: June 25, 2001

Examiner: L. M. Hamilton

For: COLLECTING AND AGGREGATING
CREDITWORTHINESS DATA

REPLY UNDER 37 C.F.R. § 1.111

MS AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated July 31, 2007, please reconsider this application in view of the following.